

卡戶申請信用卡禮品之方法 / Gift Redemption Method:

自選禮品 / Self-selected gifts

- 1) 於特約商戶選擇禮品後，可由商戶即場代辦申請手續。
The designated merchant will assist the cardholders in applying the gifts on site.

指定或推廣禮品 / Specified or promotional gifts

- 1) 卡主可前往有關之商戶並要求即時代辦申請手續。(只限指定或推廣禮品，現金券除外)
Cardholder can request the designated merchant to assist for the application. (Not applicable for Cash Coupon)
- 2) 卡主可前往任何一間澳門商業銀行分行辦理申請。
Cardholder can apply at any BCM branches.
- 3) 卡主可填妥申請表格，將表格傳真至 2871 0563。
Cardholder can fax the completed application form to 2871 0563.
- 4) 卡主可填妥申請表格，將表格郵寄至澳門郵政信箱 545 號。
Cardholder can mail the completed application form to Macau P.O. Box No. 545.
- 5) 卡主如已享有 BCM Net 網上銀行服務，便可於 BCM Net 內辦理有關申請。
Cardholder with BCM Net e-Banking Service can apply through BCM Net.
- 6) 卡主可經由「商業理財通」備設之「信用卡電話理財服務」辦理申請。
Cardholder can apply through TeleBCM – Credit Card Phone Banking Service.

* 如經網上銀行、「商業理財通」電話理財服務、傳真或郵寄方式申請，本行將於收到申請後七個工作天內發出禮品換領通知書。
The redemption letter will be sent to cardholder within 7 working days upon receipt of the application through e-Banking, telephone banking, fax or by mail.
(註：如欲查看已屆換領寬限期之積分，請參閱有關月份之信用卡月結單。)

(Remark: Please refer to relevant Credit Card statement(s) from the previous month(s) for the total number of bonus points under the grace period.)

澳門商業銀行信用卡「積分優惠計劃」

條款及細則：

1. 凡澳門商業銀行有限公司（下稱“本行”）發行及指定信用卡（下稱“信用卡”）之持卡人，包括主卡及附屬卡（Doraemon 信用卡、World Mastercard 及銀聯雙幣鑽石及白金卡除外），均可參與澳門商業銀行信用卡「積分優惠計劃」（下稱“本計劃”）。本行有全權決定本計劃之參加資格。
2. 憑信用卡簽賬或現金透支每壹元（信用卡貨幣）即可獲指定積分，可獲取之積分按卡種而定，並以過賬日期為準。每一個月結單週期內簽賬之全數積分將會在週期末一次過存入賬戶，並且顯示於新一期之月結單，客戶可憑月結單上顯示之積分換領禮品。
3. 分期付款金額、澳門通及 MPay 加值交易及快捷支付交易、財務費用、逾期費用、年費、換領禮品金額（如適用）及其他費用均不包括在本計劃之積分計算內。
4. 積分累積是以每類信用卡賬戶計算，即卡戶名下由本行發出之同類信用卡及其同類附屬卡簽賬或現金透支所得之積分，均會記入卡戶之相關信用卡賬戶。如卡戶擁有兩個信用卡類別，則會有兩個總積分，如此類推。
5. 積分累積週期：
 - 5.1) 由卡戶開戶日起計，每一積分累積週期為 15 個月，即有效期最長達 15 個月。
 - 5.2) 每個月之信用卡結單上將會列明當月之週期內可享有之積分以及有效日期。
 - 5.3) 當一個積分週期，即 15 個月完結後，月結單會開始顯示新一個週期之積分；但持卡人仍可繼續使用上個累積週期尚未到期之積分換領禮品。
6. 信用卡現金簽賬額
 - 6.1) 持卡人換領之「信用卡現金簽賬額」將於客戶申請換領日起計 4 至 6 星期內存入有關之信用卡賬戶內，並顯示於該期之信用卡月結單上。
7. 「亞洲萬里通」里數
 - 7.1) 申請兌換「亞洲萬里通」里數前，持卡人必須已成為「亞洲萬里通」會員，並成功於本行登記有關會員賬戶。
 - 7.2) 已兌換至持卡人於「亞洲萬里通」帳戶之里數不可轉回積分至持卡人的信用卡帳戶。
 - 7.3) 里數將會在持卡人成功兌換後 4 至 6 星期內存入持卡人的「亞洲萬里通」帳戶。
 - 7.4) 其他有關里數之條款及細則請參閱國泰官方資料。
8. 機場真實候機室服務
 - 8.1) 機場真實候機室服務只適用於指定澳門商業銀行信用卡之持卡人及共同親友。
 - 8.2) 免費使用次數將會於持卡人成功兌換後 4 至 6 星期內生效。
 - 8.3) 所兌換之使用次數有效期為成功兌換日起至下個日歷年末完。期滿後有關次數將會自動取消。
9. 季節性產品 - 現金券
 - 9.1) 現金券之禮品換領通知書恕不掛失或補發。
 - 9.2) 換領之現金券供應量及供應期有限，換罄或換領期過後即止。
10. 持卡人信用卡賬戶必須有效及信用狀況良好，方可使用本計劃之積分。
11. 換領申請一經本行批核，便不能更改、取消或退回。
12. 持卡人信用卡賬戶必須存有足夠積分，並獲本行接納其換領申請後，方可換領禮品。如有違反本計劃條款及細則或獎賞積分不足，換領申請將自動被取消。
13. 所有經本計劃換領之禮品及現金簽賬額均不能轉讓、轉換、兌換現金或以任何形式提取，並須遵照個別供應商所列之條款及細則使用。
14. 本行對有關參與供應商提供的服務或貨品質素一概不承擔任何責任。有關參與供應商對相關服務全權承擔責任。
15. 經本計劃換領之貨品或現金券如有遺失、損壞或被竊，本行概不負責。
16. 持卡人積分的累積或換領申請，如涉及任何舞弊或欺詐成份，本行有權取消該持卡人所有已累積的獎賞積分及其信用卡。本行保留權利採取法律行動及追討持卡人換領有關現金券、禮品或服務之費用的權利。
17. 本行保留隨時修改所有條款及細則，換領時所需之積分，或終止此計劃的權利，而毋需預先通知持卡人或負擔任何責任。
18. 對於此計劃如有任何爭議，本行保留最終決定權。
19. 中、英文本若在文義上有任何分歧，概以中文為準。

BCM Credit Card “Bonus Point Program”

Terms and Conditions:

1. Cardholders of Credit Cards (including principle and supplementary cards) (“the Cards”) issued by Banco Comercial de Macau, S.A. (“the Bank”) except Doraemon Credit Card, World Mastercard and UnionPay Dual Currency Platinum and Diamond Card, are eligible to participate in this Bonus Point Program (“the Program”). The Bank has full discretion in deciding the eligibility for the program.
2. Cardholder earns bonus point(s) for every \$1 spent on the cards, the bonus points receive will depend on each card type. The bonus points accumulated from the transactions will be posted to the card account at the end of the statement cycle and displayed on the upcoming Credit Card statement. Cardholder can use the bonus points stated on the statement for gift redemption.
3. Installment, Macau Pass and MPay related top-up transaction and MPay digital payment, finance charges, overdue charges, annual fee, additional amount for gift redemption (if applicable) and other service charges are not entitled to bonus point calculation.
4. Bonus points are accumulated based on each type of Credit Card Account (“Account”). In other words, Cardholder’s bonus points gained by his/her principal and supplementary cards under the same card type will be accumulated in the same Account. If Cardholder possesses two different card types, the bonus points will be accumulated separately for each card type, that is, two aggregated bonus points under the name of the Cardholder.
5. Bonus Point Cycle:
 - 5.1) Each bonus point cycle lasts for 15 months. Bonus points are valid for a maximum period of 15 months.

- 5.2) The expiration date will be printed on the Credit Card statement.
- 5.3) After a 15-month bonus point cycle expired, the statement will display the bonus points of the new cycle. Cardholder can still utilize the bonus points before the expiration date to redeem gifts.
6. Credit Card Cash Credit
 - 6.1) The redemption of "Credit Card Cash Credit" will be credited directly to the relevant Credit Card within 4 - 6 weeks after redemption and will be shown on the monthly statement.
7. Asia Miles Mileage
 - 7.1) Cardholder must be an Asia Miles member and has successfully registered the relevant Cathay membership account with the Bank before applying to redeem Asia Miles.
 - 7.2) Miles redeemed to the Cardholder's Asia Miles account cannot be transferred back to the Cardholder's credit card account.
 - 7.3) Asia Miles will be directly credited to the cardholder's Asia Miles account within 4 - 6 weeks after the Bonus Points redemption request is made.
 - 7.4) Other Asia Miles terms and conditions please refer to official information of Cathay.
8. Airport Lounge Free Access
 - 8.1) Airport Lounge Free Access is only applicable to designated BCM Credit Cardholders and their companions.
 - 8.2) The free access will be granted within 4 - 6 weeks after redemption.
 - 8.3) Airport Lounge Access redeemed by the Program will expire at the end of the following calendar year. All unused free access will be forfeited automatically upon expiry.
9. Seasonal Offering Cash Coupon
 - 9.1) Report loss of the redemption letter will not be accepted. The Bank is not obliged to re-issue the redemption letter.
 - 9.2) All Cash Coupons are only available within the promotional period while stocks last.
10. Only those Cardholders whose card accounts are valid and in good standing will be eligible to use their bonus points.
11. Once the Bank accepts a redemption order, it cannot be changed, cancelled or refunded.
12. All redemption is subject to the accumulation of sufficient bonus points and the Bank's final acceptance. Orders will be cancelled automatically in the event of insufficient bonus points or violation of terms and conditions of the Program.
13. All gifts and cash credits redeemed under the Bonus Points program cannot be transferred, converted, exchanged for cash or withdrawn in any form and must be used in accordance with the terms and conditions of the respective suppliers.
14. The Bank accept no liability for the quality of any matter relating to the services or products provided participating suppliers. The relevant participating suppliers are solely responsible for the obligations and liabilities relating the services.
15. The Bank is not responsible for lost, damaged or stolen gifts redeemed through the Program.
16. Fraud and abuse relating to the earning of bonus points or redemption orders may result in the forfeiture of accrued bonus points as well as the cancellation of a Cardholder's Credit Card(s). The Bank reserves the right to take legal action in such cases and to recover (among others) the costs of the vouchers, products or services redeemed by the Cardholders.
17. The Bank reserves the right to change the terms and conditions, and the bonus points required herein for redemption from time to time, or to terminate the Program at any time without prior notice and has no responsibility.
18. In case of any dispute arising out of the Program, the decision of the Bank shall be final.
19. If this English version of the terms and conditions does not conform to the Chinese version, the Chinese version shall prevail.